Case 05-73968 Doc 1 Filed 08/05/05 Entered 08/05/05 14:07:26 Desc Main

Official Form 1/(12/03) Document Page 1 of 30

Official Form 1/(12/03) Osciolation

(Official Form 1)(12/03) UNITED STATES BANKRUPTCY COURT FORM B1 NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition WESTERN DIVISION** Name of Debtor (if individual, enter Last, First Middle): Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): Pickett, Linda S. Pickett, Timothy L. Sr. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names); (include married, maiden, and trade names) aka Timothy Lee Pickett, Sr. aka Linda Sue Pickett Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): one, state all): xxx-xx-9182 xxx-xx-3629 Street Address of Debtor (No. and Street, City, State and Zip Code): Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 14536 Whispering Wind Way 14536 Whispering Wind Way South Beloit, IL 61080 South Beloit, IL 61080 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Winnebago Winnebago Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 14536 Whispering Wind Way 14536 Whispering Wind Way South Beloit, IL 61080 South Beloit, IL 61080 Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) (Check any applicable box) Venue Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) **Chapter or Section of Bankruptcy Code Under Which** the Petition is Filed (Check one box) ✓ Individual(s) □ Railroad ☐ Chapter 7 ☐ Chapter 11 ☑ Chapter 13 Corporation □ Stockbroker ☐ Chapter 12 ☐ Chapter 9 Partnership ☐ Commodity Broker Section 304 - Case ancillary to foreign proceeding Other Clearing Bank Nature of Debts (Check one box) Filing Fee (Check one box) ✓ Full Filing Fee attached ✓ Consumer/Non-Business Business Chapter 11 Small Business (Check all boxes that apply) Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101. certifying that the debtor is unable to pay fee except in installments. Debtor is & elects to be considered a small business under Rule 1006(b). See Official Form 3. 11 U.S.C. § 1121(e) (Optional) THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors. 16-49 50-99 100-199 200-999 1000-Over 1-15 **Estimated Number of Creditors** П $\overline{\mathbf{Q}}$ П **Estimated Assets** \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$1 million \$100,000 \$500,000 \$10 million \$50 million \$100 million \$100 million \square **Estimated Debts** \$0 to \$50.001 to \$100.001 to \$500.001 to 1.000.001 to \$10,000,001 to \$50,000,001 to More than

\$50 million

\$100 million

\$100 million

\$10 million

\$50,000

П

\$100,000

\$500,000

 \square

\$1 million

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Voluntary Petition (page 2)	Name of Debtor(s): Timothy L. Pickett, Sr.						
(This page must be completed and filed in every case)	Linda S. Pickett						
Prior Bankruptcy Case(s) Filed Within Las	t 6 Years (If more than two, att	tach additional sheet)					
Location Where Filed:	Case Number:	Date Filed:					
Winnebago	04-75233	10/19/2004					
Location Where Filed: Vermilion County (1970's)	Case Number:	Date Filed:					
Pending Bankruptcy Case(s) Filed by any Spouse, Partner	er or Affiliate of this Debtor	(If more than one, attach additional sheet)					
Name of Debtor:	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Sig	natures						
Signature(s) of Debtor(s) (Individual/Joint)		Exhibit A					
I declare under penalty of perjury that the information provided in this petition is		uired to file periodic reports (e.g., forms 10K and					
true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has		hange Commission pursuant to Section 13 or 15(d) 1934 and is requesting relief under chapter 11)					
chosen to file under chapter 7] I am aware that I may proceed under chapter 7,		, , ,					
11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	Exhibit A is attached a	and made a part of this petition.					
I request relief in accordance with the chapter of title 11, United States Code,	(Taba associated if debteria an in	Exhibit B					
specified in this petition.		ndividual whose debts are primarily consumer tioner named in the foregoing petition, declare					
	that I have informed the petitione	r named in the foregoing petition that [he or she]					
/s/ Timothy L. Pickett, Sr. Timothy L. Pickett, Sr.	may proceed under chapter 7, 11 have explained the relief available	I, 12, or 13 of title 11, United States Code, and					
Timothy L. Pickett, Sr.	nave explained the relief available	andor odorrodorromapion					
X /s/ Linda S. Pickett Linda S. Pickett	X /s/ Philip H. Hart	08/05/2005					
Linda S. Pickett	Philip H. Hart	Date					
Telephone Number (If not represented by an attorney)		Exhibit C					
		session of any property that poses or is alleged to					
08/05/2005 Date	pose a threat of imminent and ide	entifiable harm to public health or safety?					
Signature of Attorney	Yes, and Exhibit C is	attached and made a part of this petition.					
- ·	☑ No						
X /s/ Philip H. Hart	_	on-Attorney Petition Preparer					
Philip H. Hart Bar No. 03121821 philipha@uawlsp.com		etition preparer as defined in 11 U.S.C. § 110, r compensation, and that I have provided the					
UAW-DaimlerChrysler Legal Services Plan	debtor with a copy of this docum	nent.					
600 S. State Street							
Ste. 200							
Belvidere, Illinois 61008	Printed Name of Bankrup	otcy Petition Preparer					
Phone No.(815) 544-2525 Fax No.(815) 547-7857							
	Social Security Number						
08/05/2005 Date							
Signature of Debtor (Corporation/Partnership)							
I declare under penalty of perjury that the information provided in this petition is							
true and correct, and that I have been authorized to file this petition on behalf of	Address						
the debtor.		bers of all other individuals who prepared or					
The debtor requests relief in accordance with the chapter of title 11, United States	assisted in preparing this docum	ent:					
Code, specified in this petition.							
		d this document, attach additional sheets					
V	conforming to the appropriate of	ficial form for each person.					
X	v						
	Signature of Bankruptcy	Potition Properer					
Printed Name of Authorized Individual	Signature of Bankruptcy	генноп гтератет 					
	Date						
Title of Authorized Individual		failure to comply with the provisions of title 11					
08/05/2005	and the Federal Rules of Bankru	ptcy Procedure may result in fines or					
-	imprisonment or both (11 U.S.C.	. § 110; 18 U.S.C. § 156).					

Date

UNITED STATES BANKKUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr.

CASE NO

Linda S. Pickett

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
debtor's residence 14536 Whispering Wind Way South Beloit, IL. 61080	tor's residence J	\$100,000.00	\$110,770.48

Total:

\$100,000.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr.

Linda S. Pickett

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash on hand 14536 Whispering Wind Way South Beloit, IL. 61080	J	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-		Checking Account Amcore Bank Rockton, IL.	J	\$20.00
stead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account 1st National Bank and Trust Rockton, IL.	W	\$10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings including audio, video and computer equipment.		Household Goods 14536 Whispering Wind Way South Beloit, IL. 61080	J	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing 14536 Whispering Wind Way South Beloit, IL. 61080	J	\$250.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
	ш	Tota	al >	\$2,330.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

		Continuation Sneet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issuer. 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 	x	Employer-Provided Pension Plan General Motors Corporation Detroit, MI. Not part of debtor's estate	н	Unknown
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO

CHAPTER 13

Total >

\$23,330.00

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	х			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Grand Prix, G.T.P. 14536 Whispering Wind Way South Beloit, IL. 61080	Н	\$9,000.00
		2003 Sierra GMC Pick Up Truck 14536 Whispering Wind Way South Beloit, IL. 61080	н	\$12,000.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
		Tota		¢22 220 00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr.

CASE NO

Linda S. Pickett

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

		Continuation Sheet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
32. Farm supplies, chemicals, and feed.	х			
33. Other personal property of any kind not already listed. Itemize.	x			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION**

IN RE: Timothy L. Pickett, Sr. CASE NO

Linda S. Pickett

CHAPTER

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

对 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
debtor's residence 14536 Whispering Wind Way South Beloit, IL. 61080	735 ILCS 5/12-901	\$14,000.00	\$100,000.00
cash on hand 14536 Whispering Wind Way South Beloit, IL. 61080	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
Checking Account Amcore Bank Rockton, IL.	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
Checking Account 1st National Bank and Trust Rockton, IL.	735 ILCS 5/12-1001(b)	\$10.00	\$10.00
Household Goods 14536 Whispering Wind Way South Beloit, IL. 61080	735 ILCS 5/12-1001(b)	\$2,000.00	\$2,000.00
Clothing 14536 Whispering Wind Way South Beloit, IL. 61080	735 ILCS 5/12-1001(a), (e)	100%	\$250.00
Employer-Provided Pension Plan General Motors Corporation Detroit, MI. Not part of debtor's estate	735 ILCS 5/12-1006	100%	Unknown
	I	\$16,330.00	\$102,330.00

UNITED STATES BANKKUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr.

Linda S. Pickett

CASE NO

CHAPTER 13

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Continuation on our re-							
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption				
2001 Grand Prix, G.T.P. 14536 Whispering Wind Way South Beloit, IL. 61080	735 ILCS 5/12-1001(c)	\$1,200.00	\$9,000.00				
2003 Sierra GMC Pick Up Truck 14536 Whispering Wind Way South Beloit, IL. 61080	735 ILCS 5/12-1001(c)	\$1,200.00	\$12,000.00				
		\$18,730.00	\$123,330.00				

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IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO _ (If Known) CHAPTER 13

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

☐ Check this box	x if (debt	or has no creditors holding secured claims	to r	ер	ort	on Schedule D.									
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY								
ACCT #: xxxxxx2419			DATE INCURRED: NATURE OF LIEN:													
Chase Manhattan Mortgage 3415 Vision Drive Columbus, OH 43219		J	mortgage COLLATERAL: debtor's residence REMARKS:				\$97,230.29									
			COLLATERAL VALUE: \$100,000.00													
ACCT #: xxxxxx2419 Chase Manhattan Mortgage 3415 Vision Drive Columbus, OH 43219		J	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: debtor's residence REMARKS:				\$13,540.19									
	_		COLLATERAL VALUE: \$100,000.00													
ACCT #: x0953			DATE INCURRED: NATURE OF LIEN: Notice Only													
Fisher & Fisher 120 N. LaSalle Street, Ste. 2520 Chicago, IL. 60602		J	J	J	J	J	J	J	J	J	COLLATERAL: Attorney for Mortgage Company REMARKS:				Notice Only	Notice Only
			COLLATERAL VALUE: \$0.00													
ACCT #: xxxxxxxx7434			DATE INCURRED: NATURE OF LIEN:													
G.M.A.C. P.O. Box 217060 Auburn Hills, Ml. 48321-7060		J	Auto Loan COLLATERAL: 2003 Sierra Pick Up Truck REMARKS:				\$15,838.89									
			COLLATERAL VALUE: \$16,000.00													
ACCT #: xxxxxxxxx0173			DATE INCURRED: NATURE OF LIEN:													
G.M.A.C. P.O. Box 9001952 Louisville, KY. 40290-1952		J	2001 Grand Prix G.T.P. COLLATERAL: Auto Loan REMARKS:				\$12,747.64									
			COLLATERAL VALUE: \$13,000.00													
1continuation sheets attache	ed		Total for this Page (Sub				\$139,357.01	\$0.00								
Running Total > \$139,357.01 \$0.00																

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IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO _ (If Known) CHAPTER 13

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: Law Office of James Philbrick P.O. Box 351 Mundelein, IL 60060		J	DATE INCURRED: NATURE OF LIEN: Attorney for - G.M.A.C. COLLATERAL: Notice Only REMARKS:				Notice Only	Notice Only
			COLLATERAL VALUE: \$0.00					
	Total for this Page (Subtotal) > \$0.00 \$0.00							
			Running	То	tal	>	\$139,357.01	\$0.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr. CASE NO

Linda S. Pickett

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.
	Officers this box in debtor rias no creditors holding unsecured priority dialins to report on deficuate 2.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
	Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) (8).
_	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
_	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	ounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or the date of adjustment.
	1 continuation sheets attached

Document

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IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO (If Known)

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	TYPE OF PRIORITY Taxes									
	ING ZIP CODE	DRESS	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT#: xx-xx-xx					DATE INCURRED: CONSIDERATION:					
Winnebago Coun 400 W. State Stre	ity Treasurer				real estate taxes for 2003 due in 2004 REMARKS:				\$2,131.62	\$2,131.62
Rockford, IL 611				J	TEMPINO.					
			!		Total for this Page (Sub	otot	al)	└	\$2,131.62	\$2,131.62
Running Total > \$2,131.62 \$2,131.62										

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IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO		
		(If Known)
CHAPTER	13	

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

_ encor the bex is debter the	0 11	0 010	editors noiding unsecured nonpriority claims to rep	Oit	OH	OCI	neddie i .
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx5638 Account Control Systems Inc. 256 Livingston St. 2nd. Fl. Northvale, NJ 07647		w	DATE INCURRED: CONSIDERATION: Collecting for - Country Door REMARKS:				Notice Only
ACCT #: xxxxxxxxxxxxxxx9207 American Dream Payment Processing Ctr. P.O. Box 4182 Carol Stream, IL. 60197-4082		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,129.46
ACCT #: xxxx-xxx-xxxx-xxxx9207 American General P.O. Box 59 Evansville, IN. 47701		J	DATE INCURRED: CONSIDERATION: Charge Account REMARKS:				\$1,030.00
ACCT #: xxxxxxx8887 American World Financial P.O. Box 182273 Columbus, OH. 43218-2273		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,007.55
ACCT #: xxxxxx0-905 BYL C-905 P.O. Box 2740 West Chester, PA. 19380		w	DATE INCURRED: CONSIDERATION: Collecting for - Total Gym Fitness, LLC REMARKS:				\$368.62
ACCT #: xxxx-xxxx-xxxx-0766 Capital One Gold Mastercard P.O. Box 6000 Seattle, WA. 98190-6000		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$402.53
ACCT #: xxxx-xxxx-xxxx-8747 Capital One Gold Mastercard P.O. Box 6000 Seattle, WA. 98190-6000		н	DATE INCURRED: CONSIDERATION: Credit Card (Lowes) REMARKS:				\$4,295.79
3 continuation sheets attached		I	Total for this Page (Subtotal) >	<u> </u>	<u> </u>	\$9,233.95
continuation sheets attached			Running Tota	 >			\$9,233.95

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IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO (If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-8721 Chase P.O. Box 52195 Phoenix, AZ 85072-2195		н	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,279.67
ACCT #: xx-xxx-x722-6 Citi P.O. Box 15687 Wilmington, DE. 19850		J	DATE INCURRED: CONSIDERATION: Credit Card (Shell) REMARKS:				\$246.00
ACCT#: xxxxxxxxx1530 Country Door 1112 7th Avenue Monroe, WI. 53566-1364		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$487.50
ACCT #: xxxx-xxxx-4847 Credit union 1 P.O. Box 100 Rantoul, IL. 61866		н	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,220.80
ACCT #: xxxxxxxxxxxx7655 Discover P.O. Box 30395 Salt Lake City, UT. 84130		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$7,624.13
ACCT #: xxxxxxxxx1630 Ginny's 1112 7th Avenue Monroe, WI. 53566-1364		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$161.56
ACCT #: xxxxxxxxxxx8904 JC Penny P.O. Box 960001 Orlando, FL. 32896-0001		н	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,555.07
	ı		Total for this Page (Subtotal) >			\$18,574.73
			Running Tota	١.			\$27,808,68

Running Total >

\$27,808.68

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IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO (If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

Dent Les Jackson Dent Les Ja	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
Merchants Interstate Collection Agency S442.2	ACCT #: xxxxxxxx684A John Lee Jackson 1445 Langham Creek Drive Houston, TX 77084		w	CONSIDERATION: Collecting for - The Swiss Colony				Notice Only
Midnight Velvet	ACCT #: xxx3682 Merchants Interstate Collection Agency 640 Plaza Drive, Ste. 300 Highlands Ranch, CO. 80129		J	CONSIDERATION: Collecting for - Lady Leigh Rejuvenation				\$442.20
Monroe and Main 1112 7th Avenue W Credit Card REMARKS:	ACCT #: xxxxxxxxx1550 Midnight Velvet 1112 7th Avenue Monroe, WI. 53566-1364	-	w	CONSIDERATION: Credit Card				\$152.81
CONSIDERATION: Credit Card Consideration: Credit Card Consideration: Credit Card Credit Card Credit Card Credit Card Consideration: Consideration:	ACCT #: xxxxxxxxx1110 Monroe and Main 1112 7th Avenue Monroe, WI. 53566-1364	-	w	CONSIDERATION: Credit Card				\$163.93
Providian Processing Svcs. P.O. Box 660567 Dallas, TX. 75266-0567 ACCT #: xxxxxxxxx5014 Sears P.O. Box 182149 Columbus, OH. 43218-2149 Total for this Page (Subtotal) > \$11,078.3	ACCT #: xxxx-xxxx-vxyx-0997 Providian Processing Svcs. P.O. Box 660487 Dallas, TX 75266-0487		w	CONSIDERATION: Credit Card				\$3,777.32
CONSIDERATION: Credit Card \$1,768.6 \$1,768.6 \$1,768.6 \$1,768.6 \$1,76	ACCT #: xxxx-xxxx-2401 Providian Processing Svcs. P.O. Box 660567 Dallas, TX. 75266-0567		w	CONSIDERATION: Credit Card				\$4,773.50
	ACCT #: xxxxxxxxxx5014 Sears P.O. Box 182149 Columbus, OH. 43218-2149	-	н	CONSIDERATION: Credit Card				\$1,768.63
						-	1	\$11,078.39

Running Total >

\$38,887.07

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IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO (If Known)

Running Total >

\$40,330.88

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE ACCT #: xxxxxxxxx184A Swiss Colony	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. DATE INCURRED: CONSIDERATION: Credit Card	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
1112 7th Avenue Monroe, WI. 53566-1364 ACCT #:		w	DATE INCURRED:				\$1,443.01
Universal Fidelity Corporations P.O. Box 941911 Houston, TX 77094-8911		н	CONSIDERATION: Collecting for - JC Penney REMARKS:				Notice Only
			Total for this Page (Subtotal)				\$1 443 81

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr.

Linda S. Pickett

CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr.

Linda S. Pickett

CASE NO

CHAPTER 13

SCHEDULE H (CODEBTORS)

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr.

Linda S. Pickett

CASE NO

CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Ī	Debtor's Marital	Depend	dents of E	Debtor and Spou	se (Names, A	Ages and Relation	nship	s)
	Status	Name	Age	Relationship	Name		Age	Relationship
	Married							
	Employment	Debtor			Spouse			
Ī	Occupation	Truck Driver			Teacher's	Aide		
	Name of Employer	LSI				h High School		
	How Long Employed	4 years			4 years	3		
	Address of Employer	2929 Venture Drive			307 Salem	Street		
	1 ., .	Janesville, WI. 53545			Rockton, II			
		,			,			
In	come: (Estimate of ave	erage monthly income)			l .	DEBTOR		SPOUSE
		es, salary, and commissions	(prorate i	if not paid monthly	')	\$1,843.00		\$1,006.00
Es	timated monthly overtime	е				\$0.00		\$0.00
SI	JBTOTAL					\$1,843.00		\$1,006.00
LE	SS PAYROLL DEDUCT							
	-	des social security tax if B. is	zero)			\$382.00		\$133.49
	B. Social Security Tax					\$115.00		\$0.00
	C. Medicare					\$0.00		\$0.00
	D. Insurance					\$0.00		\$0.00
	E. Union dues					\$29.00		\$0.00
	F. Retirement					\$0.00		\$142.31
	G. Other (specify)		/ FICA			\$0.00		\$62.06
	H. Other (specify)		/ Medicare			\$0.00		\$45.04
	I. Other (specify)					\$0.00		\$0.00
	J. Other (specify)					\$0.00		\$0.00
	K. Other (specify)					\$0.00		\$0.00
	SUBTOTAL OF PAYR	POLL DEDUCTIONS				\$526.00		\$382.90
T	OTAL NET MONTHLY T	AKE HOME PAY				\$1,317.00		\$623.10
Re	egular income from opera	ation of business or profession	n or farm	(attach detailed s	tmt)	\$0.00		\$0.00
Ind	come from real property					\$0.00		\$0.00
Int	erest and dividends					\$0.00		\$0.00
Ali	mony, maintenance or s	upport payments payable to	debtor for	the debtor's use	or	\$0.00		\$0.00
	that of the dependents li							
Sc	cial Security or other gov	vernment assistance (specify	<i>(</i>)			\$0.00		\$0.00
Pe	ension or retirement incor	me				\$0.00		\$0.00
Ot	her monthly income (spe					#0.050.00		# 0.00
	1. Pension from G.M. \$2					\$2,050.33 \$235.78		\$0.00 \$0.00
	2. Projected Unemploym	•				\$0.00		\$0.00
	3. per every six month pe					•		
	TOTAL MONTHLY INC	OME				\$3,603.11		\$623.10

TOTAL COMBINED MONTHLY INCOME \$4,226.21

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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IN RE: Timothy L. Pickett, Sr.

Linda S. Pickett

CASE NO

CHAPTER 13

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, comp schedule of expenditures labeled "Spouse."	olete a separate
Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included?	\$885.46
Utilities: Electricity and heating fuel Water and sewer Telephone Other: Cable & Internet	\$275.00 \$50.00 \$80.00 \$121.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$100.00 \$400.00 \$75.00 \$10.00 \$50.00 \$250.00 \$90.00 \$10.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other: Taxes (not deducted from wages or included in home mortgage payments)	\$122.00
Specify: Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other:	
Alimony, maintenance, and support paid to others: Payments for support of add'l dependents not living at debtor's home: Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: 2 Cell Phones Other: Hair Care	\$80.00 \$40.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,638.46
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or interval.	at some other regular
A. Total projected monthly income B. Total projected monthly expenses (including separate spouse budget if applicable) C. Excess income (A minus B) D. Total amount to be paid into plan each <i>Monthly</i> (interval)	\$4,226.21 \$2,638.46 \$1,587.75 \$1,585.00

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IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$100,000.00		
B - Personal Property	Yes	4	\$23,330.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		\$139,357.01	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,131.62	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$40,330.88	
G - Executory Contracts and Unexpired Leases	Yes	1	'		'
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,226.21
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,638.46
Total Numb of ALL	er of Sheets . Schedules >	19			
	Total	Assets >	\$123,330.00		
			Total Liabilities >	\$181,819.51	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: Timothy L. Pickett, Sr.

CASE NO

Linda S. Pickett

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the sheets, and that they are true and correct to the best of m		
Date <u>08/05/2005</u>	Signature /s/ Timothy L. Pickett, Sr. Timothy L. Pickett, Sr.	
Date <u>08/05/2005</u>	Signature /s/ Linda S. Pickett Linda S. Pickett	
	[If joint case, both spouses must sign.]	

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IN RE: Timothy L. Pickett, Sr.

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CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

\$77,241.00 2003 Income

\$71,448.00 2004 Income

2. Income other than from employment or operation of business

None \square

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None $\overline{\mathbf{V}}$

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 \square

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Chase Manhattan Mortgage Corporation

NATURE OF PROCEEDING Foreclosure

COURT OR AGENCY AND LOCATION Winnebago

STATUS OR DISPOSITION **Pending**

Timothy L. Pickett a/k/a Timothy Pickett, Linda S. Pickett CASE# 04C50308

None \square

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None $\overline{\mathbf{A}}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: Timothy L. Pickett, Sr.

Linda S. Pickett

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None $\overline{\mathbf{Q}}$

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{Q}}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \square

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None \square

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

 $\overline{\mathbf{V}}$

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None $\overline{\mathbf{Q}}$

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Blackhawk Credit Union** Janesville, WI.

TYPE AND NUMBER OF **ACCOUNT AND AMOUNT** OF FINAL BALANCE Checking - Zero Balance

AMOUNT AND DATE OF **SALE OR CLOSING** September 2004

12. Safe deposit boxes

None \checkmark

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: Timothy L. Pickett, Sr.

Linda S. Pickett

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

✓

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

✓

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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IN RE: Timothy L. Pickett, Sr.

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CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

✓

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

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IN RE: Timothy L. Pickett, Sr. Linda S. Pickett

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

None	21. Current Partners, Officers, Directors and S a. If the debtor is a partnership, list the nature and pe		ship interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and diccontrols, or holds 5 percent or more of the voting or equity s		ration, and each stockholder who directly or indirectly owns, poration.
None	22. Former partners, officers, directors and sh		partnership within one year immediately preceding the
	commencement of this case.	o williarew from the	partitership within one year infinediately preceding the
None	b. If the debtor is a corporation, list all officers, or directing the commencement of this case.	ectors whose relatio	nship with the corporation terminated within one year immediately
	23. Withdrawals from a partnership or distribu	utions by a core	poration
None	If the debtor is a partnership or corporation, list all wit	hdrawals or distribu	tions credited or given to an insider, including compensation in any uisite during one year immediately preceding the commencement of
	24. Tax Consolidation Group		
None	·		tion number of the parent corporation of any consolidated group six-year period immediately preceding the commencement of the
None	25. Pension Funds		
✓			fication number of any pension fund to which the debtor, as an period immediately preceding the commencement of the case.
	DECLARATION CONCERNING DE	EBTOR'S STATI	EMENT OF FINANCIAL AFFAIRS
I	declare under penalty of perjury that I have read the a	nswers contained	in the foregoing statement of financial affairs and any
	_		hey are true and correct.
Date	08/05/2005	Signature	/s/ Timothy L. Pickett, Sr.
		of Debtor	Timothy L. Pickett, Sr.
Date	08/05/2005	Signature	/s/ Linda S. Pickett
		of Joint Debtor	Linda S. Pickett
		(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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IN RE: Timothy L. Pickett, Sr. CASE NO

Linda S. Pickett

CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$830.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$230.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 5th	day ofAugust	
/s/ Timothy L. Pickett, Sr.	/s/ Linda S. Pickett	
Timothy L. Pickett, Sr.	Linda S. Pickett	

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

CASE NO IN RE: Timothy L. Pickett, Sr.

Linda S. Pickett

CHAPTER 13

	DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEBTOR
1.	that compensation paid to me within one yea	kr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and before the filing of the petition in bankruptcy, or agreed to be paid to me, for If of the debtor(s) in contemplation of or in connection with the bankruptcy case
	For legal services, I have agreed to accept:	\$0.00
	Prior to the filing of this statement I have rece	ived: \$0.00
	Balance Due:	\$0.00
2.	The source of the compensation paid to me v	vas:
		(specify)
3.	The source of compensation to be paid to me	e is:
	✓ Debtor ☐ Other	(specify)
4.	I have not agreed to share the above-disassociates of my law firm.	closed compensation with any other person unless they are members and
		sed compensation with another person or persons who are not members or agreement, together with a list of the names of the people sharing in the
	a. Analysis of the debtor's financial situation, bankruptcy;b. Preparation and filing of any petition, schec. Representation of the debtor at the meeting	agreed to render legal service for all aspects of the bankruptcy case, including: and rendering advice to the debtor in determining whether to file a petition in dules, statements of affairs and plan which may be required; ag of creditors and confirmation hearing, and any adjourned hearings thereof; disclosed fee does not include the following services:
٥.	By agreement with the debtor(3), the above to	isolosed for does not include the following services.
		CERTIFICATION
	I certify that the foregoing is a complete st representation of the debtor(s) in this bankru	atement of any agreement or arrangement for payment to me for otcy proceeding.
	08/05/2005	/s/ Philip H. Hart
	Date	Philip H. Hart Bar No. 03121821
		UAW-DaimlerChrysler Legal Services Plan
		600 S. State Street Ste. 200
		Belvidere, Illinois 61008
		Phone: (815) 544-2525 / Fax: (815) 547-7857
		philipha@uawlsp.com
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	/s/ Timothy L. Pickett, Sr.	/s/ Linda S. Pickett
	Timothy L. Pickett, Sr.	Linda S. Pickett